

(Official Form 1) (12/03)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Watford, LaTisha S	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>			
X /s/ LaTisha S Watford Signature of Debtor LaTisha S Watford		X /s/ Neil O'Toole August 29, 2005 Signature of Attorney for Debtor(s) Neil O'Toole Date	
<p>Telephone Number (If not represented by attorney) August 29, 2005 Date</p>			
<p>Signature of Attorney X /s/ Neil O'Toole Signature of Attorney for Debtor(s) Neil O'Toole 9393 Printed Name of Attorney for Debtor(s) Neil O'Toole Firm Name 3100 Tower Blvd. PO Box 1109 Durham, NC 27702 Address 919-479-6828 Fax: 919-493-6377 Telephone Number August 29, 2005 Date</p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>			
<p>Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>			
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>			
<p>X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>			
<p>X Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			

United States Bankruptcy Court
Middle District of North Carolina

In re **LaTisha S Watford**

Debtor

Case No. _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	19,245.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		18,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		462.01	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		34,225.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,019.49
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,334.00
Total Number of Sheets of ALL Schedules		19			
		Total Assets	19,245.00		
				Total Liabilities	52,687.27

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)
Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		NASA Federal C.U., in MD.	-	10.00
		Electel Cooperative CU Hillsborough, checking & savings	-	435.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Apt. Sec. Dep.	-	100.00
		Elec. sec. dep.	-	100.00
4. Household goods and furnishings, including audio, video, and computer equipment.		HHG & furnishings	-	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing & personal effects	-	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Group term ins. through employer	-	0.00
				Sub-Total >
				(Total of this page)
				2,645.00

2 continuation sheets attached to the Schedule of Personal Property

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA	-	600.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		Southern Solutions Produce LLC 1/2 interest	-	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Sub-Total > (Total of this page)				600.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		'04 Toyota Camry 4cyl., SE 17,500K	-	16,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **16,000.00**
 (Total of this page)
 Total > **19,245.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

91C (4/05)

United States Bankruptcy Court
Middle District of North Carolina

In re LaTisha S Watford

Debtor(s)

Case No.

Chapter

7

DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS

I, LaTisha S Watford, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(2)(A) and (B), the Laws of the State of North Carolina, and non-bankruptcy federal law.

1. **REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT.** (NCGS 1C-1601(a)(1). Total net value not to exceed \$10,000. Amount of the unused portion of the first \$3,500 may be carried forward to be applied on other property claimed as exempt.)

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. or Lien	Net Value
-NONE-				

(a) Total Net Value \$ 0.00

Total Net Exemption \$ 0.00

(b) Unused portion of first \$3,500. (This amount, if any, may be used to claim an exemption in any property owned by the debtor.)

\$ 3,500.00

2. **MOTOR VEHICLE.** (NCGS 1C-1601(A)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$1,500 plus any portion desired for use from paragraph 1 (b) above.)

Model, Year Style of Auto	Market Value	Lien Holder(s)	Amt. Lien	Net Value
'04 Toyota Camry 4cyl., SE 17,500K	16,000.00	Wells Fargo Accept.	18,000.00	0.00

(a) Statutory allowance \$ 1,500

(b) Amount from 1 (b) above to be used in this paragraph.
(A part or all of 1 (b) may be used as needed.) \$

Total Net Exemption \$ 0.00

3. **TOOLS OF TRADE OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.00.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
-NONE-				

(a) Statutory allowance \$ 750

(b) Amount from 1 (b) above to be used in this paragraph.
(A part or all of 1 (b) may be used as needed.) \$

Total Net Exemption \$ 0.00

4. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's total net value not to exceed \$3,500 plus \$750 for each dependent, but not to exceed \$3,000 total for all dependents.)

Description of Property	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Clothing & personal effects	500.00			500.00
HHG & furnishings	1,500.00			1,500.00

	Total Net Value	<u>2,000.00</u>
(a) Statutory allowance for debtor	\$	<u>3,500</u>
(b) Statutory allowance for debtor's dependents: <u>2</u> dependents at \$750 each (not to exceed \$3,000 for total dependents)		<u>1,500.00</u>
(c) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.)		<u></u>

Total Net Exemption **2,000.00**

5. LIFE INSURANCE. (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company\Policy No.\Name of Insured\Policy Date\Name of Beneficiary
Group term ins. through employer

6. PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS). (NCGS 1C-1601(a)(7). No limit on value of number of items.)

Description:
-NONE-

7. DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION: (NCGS 1C-1601(a)(8). No limit on number or amount.)

- A. \$ **-NONE-** Compensation for personal injury to debtor or to person whom debtor was dependent for support.
B. \$ **-NONE-** Compensation for death of person of whom debtor was dependent for support.

8. INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE. (NCGS 1C-1601(a)(9). No limit on number or amount.)

Detailed Description	Value
IRA	<u>600.00</u>

9. ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE. (NCGS 1C-1601(A)(2). THE AMOUNT CLAIMED MAY NOT EXCEED THE REMAINING AMOUNT AVAILABLE UNDER PARAGRAPH 1 (b) WHICH HAS NOT BEEN USED FOR OTHER EXEMPTIONS.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Any other property which may be claimed exempt	<u>3,300.00</u>			<u>3,300.00</u>
Apt. Sec. Dep.	<u>100.00</u>			<u>100.00</u>
Elec. sec. dep.	<u>100.00</u>			<u>100.00</u>

(a) Total Net Value of property claimed in paragraph 9. \$ **3,500.00**

(b) Total amount available from paragraph 1 (b). \$ **3,500.00**

(c) Less amounts available under paragraph 1 (b) which was used in other paragraphs:

Paragraph 2 (b) \$

Paragraph 3 (b) \$

Paragraph 4 (c) \$

Net Balance Available from paragraph 1 (b) \$ **3,500.00**

Total Net Exemption \$

10. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:

Wages of a Debtor Necessary for Support of Family, N.C. Gen. Stat. § 1-362	<u>435.00</u>
Wages of a Debtor Necessary for Support of Family, N.C. Gen. Stat. § 1-362	<u>10.00</u>
Partnership Property, except on a claim against the partnership, N.C. Gen. Stat. § 59-55	<u>0.00</u>
TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT	<u>445.00</u>

11. EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:

-NONE-

TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT	\$ <u>0.00</u>
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12. **TENANCY BY THE ENTIRETY.** The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(2)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. or Lien	Net Value
<u>-NONE-</u>				
VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT				\$ <u>0.00</u>

13. **THE FOLLOWING TANGIBLE PERSONAL PROPERTY WAS PURCHASED BY THE DEBTOR WITHIN 90 DAYS OF THE FILING OF THE BANKRUPTCY PETITION:**

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
<u>-NONE-</u>				

None of the property listed in paragraph 11 has been included in this Request for Exempt Property. (Tangible personal property purchased within 90 days of the filing of the petition cannot be exempted.)

14. **DESCRIBE BELOW ANY 401(K) PLANS, PENSION PLANS, PROFIT SHARING PLANS, ETC., IN WHICH THE DEBTOR HAS AN INTEREST WHICH ARE NOT LISTED IN DEBTOR'S SCHEDULES OR STATEMENT OF FINANCIAL AFFAIRS OR IN ANY PRECEDING PARAGRAPH OF THIS FORM.**

Detailed Description	Value
<u>-NONE-</u>	

DATE August 29, 2005

/s/ LaTisha S Watford
LaTisha S Watford
Debtor

In re LaTisha S Watford

Case No.

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C TOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL				UNSECURED PORTION IF ANY	
				CONTINGENT	UNLIQUIDATED	DISPUTED			
Account No. 8836640			'04 Toyota Camry 4cyl., SE 17,500K						
Wells Fargo Accept. PO Box 250 Essington, PA 19029									
Account No.			Value \$ 16,000.00					18,000.00	2,000.00
			Value \$						
Account No.									
Account No.			Value \$						
Account No.									
			Value \$						
0 continuation sheets attached			Subtotal (Total of this page)					18,000.00	
			Total					18,000.00	
			(Report on Summary of Schedules)						

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D			
Account No.									
County of Fairfax PO Box 10202 Fairfax, VA 22035-0202	-		2003/2004 prop. tax					462.01	462.01
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	462.01	
Total (Report on Summary of Schedules)	462.01	

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOUR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No.			1/04				
ASF International 640 Plaza Dr., Ste. 300 Highlands Ranch, CO 80129	-						29.00
Account No. 70376800771411079			3/05 phone ser.				
AT&T Telephone Ser. PO Box 8212 Aurora, IL 60572-8212	-						119.60
Account No. 0010101005200602			2/04				
Cox Communications O Box 2000 Herndon, VA 20171-0200	-						355.55
Account No. 214171127			4/05 student loan				
Direct Loans PO Box 7202 Utica, NY 13504-7202	-						7,673.52
4 continuation sheets attached				Subtotal (Total of this page)			8,177.67

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 991537061,996151811,331185422		Prior to 3/05 parking tickets				
District of Columbia DMV c/o LDC Collection Systems PO Box 1098 Washington, DC 20013-1098	-					335.00
Account No. 2456447826		Prior to 5/05 Electric bill				
Dominion Virginia Power c/o Van Ru Credit Corp. 150 S. Sunnyslope, Ste. 108 Brookfield, WI 53005-6461	-					694.75
Account No. 050202034202						
Geico Indemnity Co. c/o Credit Collection Ser. Two Wells Ave. Newton Center, MA 02459	-					239.33
Account No. 4LM25279		Prior to 7/05 phone				
MCI Telephone Co. PO Box 105271 Atlanta, GA 30348-5271	-					134.00
Account No. 3023064		Prior to 6/05 broken lease				
Mount Vernon Square c/o Pierce Hamilton & Stern 6931 Arlington Rd., Ste. 400 Bethesda, MD 20814-5231	-					2,322.55
Sheet no. 1 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,725.63

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 4739506		Prior to 7/05				
NC Farm Bureau Insurance Group PO Box 27427 Raleigh, NC 27611	-					233.84
Account No. 5440-4550-2437-1240		Prior to 7/05 credit card				
Orchard Bank PO Box 80084 Salinas, CA 93912-0084	-					627.50
Account No. 214171127		Prior to 6/05 student loan				
Sallie Mae PO Box 4600 Wilkes-Barre, PA	-					Unknown
Account No. 04-3496		2004				
State Employees Credit Union of MD c/o Glasser and Glasser 580 E. Main St. Norfolk, VA 23510	-					1,410.08
Account No. 360230		Prior to 4/05 student loan				
State of Maryland Fifth Floor Certifications 300 W. Preston St. Baltimore, MD 21201	-					602.01
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,873.43

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 214171127		2004 studentent loan				1,625.03
Strayer University PO Box 487 Newington, VA 22122	-					
Account No. 8437729-229229270		3/05 phone ser.				852.35
T Mobile c/o SouthwestCredit 5910 W. Plano Parkway Ste. 100 Plano, TX 75093-4638	-					
Account No. 14756		5/05				148.04
The Foxes Music Co. 416 S. Washington St. Falls Church, VA 22046	-					
Account No. 40900160040140001		Prior to 7/05 deficiency				13,049.90
Triad Financial Corp PO Box 3299 Huntington Beach, CA 92605-3299	-					
Account No. 00099619495197Y		4/05 phone				310.81
Verizon PO Box 920041 Dallas, TX 75392-0041	-					
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				15,986.13

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 00072328347348Y		4/05 Phone				
Verizon PO Box 920041 Dallas, TX 75392-0041	-					822.40
Account No.		Prior to 6/05				
Wachovia Bank PO Box 3000. Winterville, NC 28590	X -					2,640.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,462.40
		Total (Report on Summary of Schedules)				34,225.26

In re **LaTisha S Watford**

Case No. _____

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **LaTisha S Watford**, Case No. _____
_____, Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Steve Cox Alexandria, VA	Wachovia Bank PO Box 3000. Winterville, NC 28590

In re LaTisha S Watford

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Single	daughter son	12 8mths
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Admin. Assistant	
Name of Employer	BCBS	
How long employed	since 4/05	
Address of Employer		

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 2,906.26	\$ N/A
Estimated monthly overtime	\$ 0.00	\$ N/A
SUBTOTAL	\$ 2,906.26	\$ N/A

LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 541.73	\$ N/A
b. Insurance	\$ 345.04	\$ N/A
c. Union dues	\$ 0.00	\$ N/A
d. Other (Specify) _____	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A

SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 886.77	\$ N/A
TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,019.49	\$ N/A

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ N/A
Income from real property	\$ 0.00	\$ N/A
Interest and dividends	\$ 0.00	\$ N/A

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ N/A
Social security or other government assistance		

(Specify) _____	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A

Pension or retirement income	\$ 0.00	\$ N/A
Other monthly income		
(Specify) _____	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A

TOTAL MONTHLY INCOME	\$ 2,019.49	\$ N/A
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TOTAL COMBINED MONTHLY INCOME	\$ 2,019.49	(Report also on Summary of Schedules)
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Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re LaTisha S Watford

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>669.00</u>
Are real estate taxes included?	Yes <u> </u> No <u>X</u>
Is property insurance included?	Yes <u> </u> No <u>X</u>
Utilities:	
Electricity and heating fuel	\$ <u>150.00</u>
Water and sewer	\$ <u>0.00</u>
Telephone	\$ <u>60.00</u>
Other	\$ <u>0.00</u>
Home maintenance (repairs and upkeep)	\$ <u>10.00</u>
Food	\$ <u>400.00</u>
Clothing	\$ <u>100.00</u>
Laundry and dry cleaning	\$ <u>0.00</u>
Medical and dental expenses	\$ <u>50.00</u>
Transportation (not including car payments)	\$ <u>170.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ <u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>425.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>child care</u>	\$ <u>300.00</u>
Other	\$ <u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>2,334.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>
(interval)	

**United States Bankruptcy Court
Middle District of North Carolina**

In re LaTisha S Watford

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date August 29, 2005

Signature /s/ LaTisha S Watford
LaTisha S Watford
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Middle District of North Carolina

In re LaTisha S Watford

Debtor(s)

Case No.
Chapter7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$12,469.20	2005 YTD
\$32,249.00	2004
\$37,462.00	2003

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,253.00	2003 Unemployment
\$8,034.00	2004 Unemployment
\$0.00	2005 1 mth unemployment

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo Accept. PO Box 250 Essington, PA 19029	monthly	\$425.00	\$18,000.00

- None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Mt. Vernon Sq. Apt.s		2583	Virginia, 1/2005

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Triad Financial Corp PO Box 3299 Huntington Beach, CA 92605-3299	4/05	2001 Ford Expedition ; deficiency

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Neil O'Toole 3100 Tower Blvd. PO Box 1109 Durham, NC 27702	8/05	\$800.00

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Wachovia Bank
PO Box 3000.
Winterville, NC 28590

TYPE OF ACCOUNT, LAST FOUR
 DIGITS OF ACCOUNT NUMBER,
 AND AMOUNT OF FINAL BALANCE
checking ;

AMOUNT AND DATE OF SALE
 OR CLOSING
negative balane 1/05

12. Safe deposit boxes

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
 OR OTHER DEPOSITORY

NAMES AND ADDRESSES
 OF THOSE WITH ACCESS
 TO BOX OR DEPOSITORY

DESCRIPTION
 OF CONTENTS

DATE OF TRANSFER OR
 SURRENDER, IF ANY

13. Setoffs

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
 PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

- If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
7511 Republic Ct. #203
Alexandria, VA 22306

NAME USED
Same

DATES OF OCCUPANCY
2002-8/04

200 Thomase Burke Dr.
#224
Hillsborough, NC

Same

8/04-present

16. Spouses and Former Spouses

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	--	-------------------	----------------------

None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

18 . Nature, location and name of business

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	----------------------------	---------	--------------------	-------------------------------

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
22 . Former partners, officers, directors and shareholders		
NAME	ADDRESS	DATE OF WITHDRAWAL
None <input checked="" type="checkbox"/>	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.	
NAME AND ADDRESS	TITLE	DATE OF TERMINATION
None <input checked="" type="checkbox"/>	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.	

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 29, 2005

Signature /s/ LaTisha S Watford
LaTisha S Watford
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Middle District of North Carolina

In re LaTisha S Watford

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

1. Description of Property
'04 Toyota Camry 4cyl., SE
17,500K

Creditor's Name
Wells Fargo Accept.

Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
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Debtor will retain collateral and continue to make regular payments.

Date August 29, 2005

Signature /s/ LaTisha S Watford
LaTisha S Watford
Debtor

United States Bankruptcy Court
Middle District of North Carolina

In re LaTisha S Watford

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>800.00</u>
Prior to the filing of this statement I have received.....	\$ <u>800.00</u>
Balance Due.....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 29, 2005

/s/ Neil O'Toole

Neil O'Toole

Neil O'Toole

3100 Tower Blvd.

PO Box 1109

Durham, NC 27702

919-479-6828 Fax: 919-493-6377

BRatty80@aol.com

**United States Bankruptcy Court
Middle District of North Carolina**

In re LaTisha S Watford

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: August 29, 2005

/s/ LaTisha S Watford

LaTisha S Watford

Signature of Debtor

ASF International
640 Plaza Dr., Ste. 300
Highlands Ranch, CO 80129

AT&T Telephone Ser.
PO Box 8212
Aurora, IL 60572-8212

County of Fairfax
PO Box 10202
Fairfax, VA 22035-0202

Cox Communications
O Box 2000
Herndon, VA 20171-0200

Direct Loans
PO Box 7202
Utica, NY 13504-7202

District of Columbia DMV
c/o LDC Collection Systems
PO Box 1098
Washington, DC 20013-1098

Dominion Virginia Power
c/o Van Ru Credit Corp.
150 S. Sunnyslope, Ste. 108
Brookfield, WI 53005-6461

Geico Indemnity Co.
c/o Credit Collection Ser.
Two Wells Ave.
Newton Center, MA 02459

MCI Telephone Co.
PO Box 105271
Atlanta, GA 30348-5271

Mount Vernon Square
c/o Pierce Hamilton & Stern
6931 Arlington Rd., Ste. 400
Bethesda, MD 20814-5231

NC Farm Bureau Insurance Group
PO Box 27427
Raleigh, NC 27611

Orchard Bank
PO Box 80084
Salinas, CA 93912-0084

Sallie Mae
PO Box 4600
Wilkes-Barre, PA

State Employees Credit Union of MD
c/o Glasser and Glasser
580 E. Main St.
Norfolk, VA 23510

State of Maryland
Fifth Floor Certifications
300 W. Preston St.
Baltimore, MD 21201

Strayer University
PO Box 487
Newington, VA 22122

T Mobile
c/o SouthwestCredit
5910 W. Plano Parkway
Ste. 100
Plano, TX 75093-4638

The Foxes Music Co.
416 S. Washington St.
Falls Church, VA 22046

Triad Financial Corp
PO Box 3299
Huntington Beach, CA 92605-3299

Verizon
PO Box 920041
Dallas, TX 75392-0041

Wachovia Bank
PO Box 3000.
Winterville, NC 28590

Wells Fargo Accept.
PO Box 250
Essington, PA 19029